

IN RE:

GAYLE ALLEN SMITH & DIANE MARIE LAURION-SMITH  
554 STATE HIGHWAY 131  
MASSENA, NY 13662

CASE No. 15-61114  
SS #1 XXX-XX-2021  
SS #2 XXX-XX-1097

NOTICE TO ALLOW CLAIMS

Pursuant to 11 U.S.C. 704(4), the trustee has examined the proofs of claim filed in this case and objected to the allowance of such claims as appeared to be improper except where no purpose would have been served by such objection. After such examination and objections, if any, the trustee states that claims should be deemed allowed, or "not filed" as indicated below.

CLAIM #	NAME AND ADDRESS OF CREDITOR	AMOUNT	FORGIVE %	CLASSIFICATION
001-1	DISCOVER BANK / DISCOVER PRODUCTS INC PO BOX 3025 / NEW ALBANY, OH 43054-3025	2,875.52		Unsecured
002-1	MASSENA MEMORIAL HOSPITAL / % CENTRAL SERVICE BUREAU INC PO BOX 549 / MASSENA, NY 13662	36.72		Unsecured
003-1	NAVY FEDERAL CREDIT UNION / PO BOX 3000 MERRIFIELD, VA 22119-3000	3,123.62		Unsecured
004-1	CAPITAL ONE BANK USA NA / BY AMERICAN INFOSOURCE LP AS AGENT PO BOX 71083 / CHARLOTTE, NC 28272-1083	16,783.72		Unsecured
005-1	NAVY FEDERAL CREDIT UNION / ONE SECURITY PLACE P O BOX 3000 / MERRIFIELD, VA 22119-3000	2,775.04 6.0000%		Secured
006-1	NAVY FEDERAL CREDIT UNION / PO BOX 3000 MERRIFIELD, VA 22119-3000	17,619.03		Unsecured
007-1	USAA FEDERAL SAVINGS BANK / % WEINSTEIN & RILEY PS 2001 WESTERN AVENUE, SUITE 400 / SEATTLE, WA 98121	1,911.09 6.0000%		Secured
008-1	CAPITAL ONE BANK USA NA / BY AMERICAN INFOSOURCE LP AS AGENT PO BOX 71083 / CHARLOTTE, NC 28272-1083	1,116.84		Unsecured
009-1	USAA FEDERAL SAVINGS BANK / % WEINSTEIN & RILEY PS 2001 WESTERN AVENUE, SUITE 400 / SEATTLE, WA 98121	48,378.22		DirectPay 49,153.00
010-1	USAA FEDERAL SAVINGS BANK / % WEINSTEIN & RILEY PS 2001 WESTERN AVENUE, SUITE 400 / SEATTLE, WA 98121	7,000.00 6.0000%		Secured
010-1	USAA FEDERAL SAVINGS BANK / % WEINSTEIN & RILEY PS 2001 WESTERN AVENUE, SUITE 400 / SEATTLE, WA 98121	2,388.12		Unsecured
011-1	CAVALRY SPV 1 LLC / %BASS & ASSOCIATES PC 3936 E FT LOWELL RD SUITE 200 / TUCSON, AZ 85712	2,167.75		Unsecured
012-1	MIDLAND FUNDING LLC / MIDLAND CREDIT MANAGEMENT INC PO BOX 2011 / WARREN, MI 48090	548.41		Unsecured
	RUSSELL S SIMONETTA ESQ 109 S WARREN ST SUITE 512 SYRACUSE, NY 13202	2,700.00		Debtor's Attorney

WHEREFORE, your trustee prays that those claims which have been filed be deemed allowed for the purpose of distribution as indicated above.

\_\_\_\_\_  
/s/Mark W. Swimelar

Pursuant to 11 U.S.C. 502 (a), the claims which have been filed as recited above are deemed allowed unless objection is made by the debtor or other party in interest. The debtor and debtor attorney of record shall be given forty-five (45) days from the date of filing of this notice within which to examine the proofs of claim and to file a motion objecting to any claim which may be improper. The absence of a timely filed objection will be deemed an approval by the debtor(s) of the claims as recited above.

Certificate of Mailing

The undersigned hereby certifies that a copy of this Notice was mailed to the debtor. The debtor's attorney of record and United States Trustee's office received notice via the electronic filing of this Notice.

Dated: 01/25/2016

\_\_\_\_\_  
/s/Jennifer Scrafford

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CLAIM #	NAME AND ADDRESS OF CREDITOR	AMOUNT	FORGIVE %	CLASSIFICATION
013-1	MIDLAND FUNDING LLC / MIDLAND CREDIT MANAGEMENT INC PO BOX 2011 / WARREN, MI 48090	1,473.51		Unsecured
014-1	CERASTES, LLC / C/O WEINSTEIN AND RILEY, PS 2001 WESTERN AVE, STE 400 / SEATTLE, WA 98121	5,821.12		Unsecured
015-1	USAA FEDERAL SAVINGS BANK / % WEINSTEIN & RILEY PS 2001 WESTERN AVENUE, SUITE 400 / SEATTLE, WA 98121	9,769.33		Unsecured
016-1	USAA FEDERAL SAVINGS BANK / % WEINSTEIN & RILEY PS 2001 WESTERN AVENUE, SUITE 400 / SEATTLE, WA 98121	10,431.62		Unsecured
017-1	ECAST SETTLEMENT CORPORATION / PO BOX 29262 NEW YORK, NY 10087-9262	8,739.50		Unsecured
018-1	COMENITY CAPITAL/PAYPAL CREDIT / C/O WEINSTEIN & RILEY, P.S 2001 WESTERN AVE SUITE 400 / SEATLLE, WA 98121	177.60		Unsecured
019-1	PORTFOLIO RECOVERY ASSOCIATES LLC / POB 41067 NORFOLK, VA 23541	1,716.30		Unsecured
020-1	ARMY & AIR FORCE EXCHANGE SERVICES / ATTN GC-G 3911 S WALTON WALKER BLVD / DALLAS, TX 75236	4,413.98		Secured 5,804.00
020-1	ARMY & AIR FORCE EXCHANGE SERVICES / ATTN GC-G 3911 S WALTON WALKER BLVD / DALLAS, TX 75236	1,165.61		Unsecured
401	MASSENA SAVINGS & LOAN / 255 MAIN ST MASSENA, NY 13662	None		DirectPay 96,314.00
403	NAVY FEDERAL CREDIT UNION / PO BOX 3700 MERRIFIELD, VA 22119-3700	None		Not Filed
404	SYNCHRONY BANK / PO BOX 960061 ORLANDO, FL 32896	None		Not Filed 2,320.00
405	SYNCHRONY BANK / 950 FORRER BLVD KETTERING, OH 45420	None		Not Filed
	RUSSELL S SIMONETTA ESQ 109 S WARREN ST SUITE 512 SYRACUSE, NY 13202	2,700.00		Debtor's Attorney

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CLAIM #	NAME AND ADDRESS OF CREDITOR	AMOUNT	FORGIVE %	CLASSIFICATION
408	USAA FEDERAL SAVINGS / PO BOX 47504 SAN ANTONIO, TX 78265	None		Not Filed
410	USAA FEDERAL SAVINGS / PO BOX 47504 SAN ANTONIO, TX 78265	None		Not Filed
411	AMERICU CREDIT / 1916 BLACK RIVER BLVD N ROME, NY 13440	None		Not Filed
412	AMEX / P O BOX 297871 FORT LAUDERDALE, FL 33329	None		Not Filed
414	ENHANCED RECOVERY COMPANY LLC / PO BOX 23870 JACSONVILLE, FL 32241-3870	None		Not Filed
415	BARCLAYS BANK- JUNIPER (NORTHSTAR) / 4285 GENESEE STREET BUFFALO, NY 14225-1943	None		Not Filed
417	CAPITAL ONE / PO BOX 19630 PORTLAND, OR 97280	None		Not Filed
418	CAPITAL ONE/BEST BUY / PO BOX 5253 CAROL STREAM, IL 60197	None		Not Filed
419	CAPITAL ONE / PO BOX 30253 SALT LAKE CITY, UT 84130-0253	None		Not Filed
420	CAPITAL ONE BANK (USA) NA / PO BOX 71083 CHAROLETTE, NC 28272	None		Not Filed
421	CAP ONE/ POLRS / 90 CHRISTIANA ROAD NEW CASTLE, DE 19720	None		Not Filed
422	CAP 1/ YAMAHA / 90 CHRISTIANA RD NEW CASTLE, DE 19720	None		Not Filed
423	CAPITAL ONE AUTO FINANCE / 3901 NORTH DALLAS TOLLWAY PLANO, TX 75093	None		Not Filed
	RUSSELL S SIMONETTA ESQ 109 S WARREN ST SUITE 512 SYRACUSE, NY 13202	2,700.00		Debtor's Attorney

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425	CAPITAL ONE / P O BOX 85619 RICHMOND, VA 23285	None		Not Filed
427	CBNA / PO BOX 6283 SIOUX FALLS, SD 57117	None		Not Filed
428	CBNA / PO BOX 6497 SIOUX FALLS, SD 57117	None		Not Filed
429	SEARS/CBNA / PO BOX 6189 SIOUX FALLS, SD 57117	None		Not Filed
430	SEARS / PO BOX 183081 COLUMBUS, OH 43218-3081	None		Not Filed
431	CENTRAL SERVICE BUREAU / PO BOX 251 WATERTOWN, NY 13601	None		Not Filed 72.00
432	CHASE / PO BOX 15298 WILMINGTON, DE 19850-5298	None		Not Filed
434	CITI CARDS / PROCESSING CENTER DES MOINES, IA 50363-0005	None		Not Filed
435	CITIBANK / PO BOX 6500 SIOUX FALLS, SD 57117	None		Not Filed
437	DISCOVER / PO BOX 71084 CHAROLETTE, NC 28272-1084	None		Not Filed
438	FT BRAGG FEDERAL CR UN / BLDG 4-3871 BASTOGNE DR FORT BRAGG, NC 28303	None		Not Filed
439	GMAC / PO BOX 4622 WATERLOO, IA 50704-4622	None		Not Filed
441	MILITARY STAR/ THE EXCHANGE / PO BOX 740890 CINCINNATI, OH 45274	None		Not Filed
	RUSSELL S SIMONETTA ESQ 109 S WARREN ST SUITE 512 SYRACUSE, NY 13202	2,700.00		Debtor's Attorney

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443	NAVY FEDERAL CREDIT UNION / P O BOX 3500 MERRIFIELD, VA 22119	None		Not Filed
444	NAVY FEDERAL CREDIT UNION / C/O BAKER SANDERS LLC 100 GARDEN CITY PLAZA SUTIE 500 / GARDEN CITY, NY 11530	None		Not Filed
445	PAYPAL CREDIT / PO BOX 105658 ATLANTA, GA 30348-5658	None		Not Filed 140.30
446	SEACOMM FEDERAL CU / 30 STEARNS STREET MASSENA, NY 13662	None		Not Filed
447	SYNCB/AMERICAN HONDA / C/O PO BOX 965036 ORLANDO, FL 32896	None		Not Filed
450	SYNCB/PAYPAL CREDIT SVCS / PO BOX 960080 ORLANDO, FL 32896-0080	None		Not Filed
451	SYNCB/YAMAHA / C/O 900 CONCOURSE DR RAPID CITY, SD 57703	None		Not Filed
452	TD AUTO FINANCE / PO BOX 9223 FARMINGTON HILLS, MI 48333	None		Not Filed
454	USAA / DEPARTMENT 11576 PO BOX 1259 / OAKS, PA 19456	None		Not Filed
455	USAA FEDERAL SAVINGS BANK / 10750 MCDERMOTT FWY SAN ANTONIO, TX 78288-0596	None		Not Filed
899	GAYLE ALLEN SMITH & DIANE MARIE LAURION-SMITH / 554 STATE HIGH MASSENA, NY 13662	None		Refund
Total		150,432.65	*****	
RUSSELL S SIMONETTA ESQ 109 S WARREN ST SUITE 512 SYRACUSE, NY 13202		2,700.00		Debtor's Attorney

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